

Information to identify the case:

Debtor 1	<u>Jorge E. Nieves Jr.</u>	Social Security number or ITIN	xxx-xx-7734
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-12247-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jorge E. Nieves Jr.

5/17/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jorge E. Nieves, Jr.
Debtor

Case No. 17-12247-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 17, 2022

User: admin
Form ID: 3180W

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2022:

Recip ID	Recipient Name and Address
db	+ Jorge E. Nieves, Jr., 3 Manor House Drive, Ewing, NJ 08638-1727
r	+ Anna Appolonia, Hertiage House Sotheby's Int't. Realty, 38 Main Street, Holmdel, NJ 07733-2106
cr	+ City of Trenton, 319 E. State St., Trenton, NJ 08608-1809
lm	+ Ditech Mortgage, 332 Minnesota State, Suite 610, Saint Paul, MN 55101-1314
r	+ James Lessing, Gloria Nilson & Co., 2346 Route 33, Suite 107, Robbinsville, NJ 08691-1419
516630131	+ Allen Gorski, Esq, 311 Whitehorse Ave., Suite A, Trenton, NJ 08610-1430
516630132	+ B&B Collections, Inc., PO Box 2137, Toms River, NJ 08754-2137
516630133	+ Capital Health System, Attn: Patient Accounts, 1 Capital Way, Pennington, NJ 08534-2520
516630134	+ Capital Health System, Attn: Patient Accountns, 1 Capital Way, Pennington, NJ 08534-2520
516630135	+ Capital Pathology, PO Box 789292, Philadelphia, PA 19178-9292
516630136	+ Children's Specialized Hospital, PO Box 15391, Newark, NJ 07192-5391
516630137	+ Comprehensive Sleep Associates of NJ, PO Box 8500-9052, Philadelphia, PA 19178-0001
516630138	+ Credit Control, LLC, PO Box 488, Hazelwood, MO 63042-0488
516630139	+ D&S LTD, 13809 Research BLvd., Suite 800, Austin, TX 78750-1211
516630140	+ Ditech, 332 Minnesota State Suite 610, Saint Paul, MN 55101-1314
516630141	+ Ewing township sewer taxes, 2 Jake Garzio Drive, Ewing, NJ 08628-1544
516642514	+ Gorski & Knowlton PC, 311 Whitehorse Avenue, Suite A, Hamilton, NJ 08610-1430
516630143	+ I.C. System, Inc., PO box 64373, Saint Paul, MN 55164-0373
516630145	+ Kols/capone, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660
516630146	+ Laboratory Corp of America Holdings, PO Box 2240, Burlington, NC 27216-2240
516630148	+ Norma Lilia Chagoya-Garcia, 3 Manor House Drive, Trenton, NJ 08638-1727
516630149	+ Northland Group, PO Box 129, Thorofare, NJ 08086-0129
516630150	+ Ocean Home Health, QMES New Jersey Region, PO Box 71413, Philadelphia, PA 19176-1413
516630151	+ Pleuse, Becker and Saltzman, Attys for BNY/Mellon, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
516630152	+ State of New Jersey, DCA BHI DORES, PO Box 662, Trenton, NJ 08646-0662
516630154	Sweeney and Sheehan attys for Aguilar, John M. Corcoran, Esq., Sentry Office Plaza, 216 Haddon Avenue, Suite 500, Sewell, NJ 08080
516880103	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
516630155	+ Trident Asst, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294
516630157	+ United States Attorney General, US Department of Justice, Ben Franklin Station, PO Box 683, Washington, DC 20044-0683

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 17 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 17 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: IRS.COM	May 18 2022 00:43:00	Internal Revenue Service, 955 South Springfield

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			Avenue, Building A, Springfield, NJ 07081
516756014	Email/PDF: resurgentbknofications@resurgent.com	May 17 2022 20:51:18	Ashley Funding Services, LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516874894	Email/PDF: resurgentbknofications@resurgent.com	May 17 2022 20:51:18	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516767872	Email/PDF: bncnotices@becket-lee.com	May 17 2022 20:51:17	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516630138	^ MEBN	May 17 2022 20:39:27	Credit Control, LLC, PO Box 488, Hazelwood, MO 63042-0488
516630147	+ Email/Text: bankruptcy@mermed.com	May 17 2022 20:42:00	Merchants & Medical Creditr Corp., 6324 Taylor Drive, Flint, MI 48507-4685
516870872	+ EDI: RMSC.COM	May 18 2022 00:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516677628	+ EDI: RMSC.COM	May 18 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517226662	+ Email/Text: BKBCNMAIL@carringtonms.com	May 17 2022 20:41:00	The Bank of New York Mellon, PROBER & RAPHAEL, A LAW CORPORATION, 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207
517261723	+ Email/Text: BKBCNMAIL@carringtonms.com	May 17 2022 20:41:00	The Bank of New York Mellon, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
517261724	+ Email/Text: BKBCNMAIL@carringtonms.com	May 17 2022 20:41:00	The Bank of New York Mellon, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, The Bank of New York Mellon, et al, c/o Carrington Mortgage Services, LLC 92806-5948
516630156	+ Email/Text: usanj.njbankr@usdoj.gov	May 17 2022 20:42:00	United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527
516872294	+ EDI: AIS.COM	May 18 2022 00:43:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516630130		Albert Russo, Standing Chapter 13 Truste
cr	*+	Gorski & Knowlton PC, 311 Whitehorse Avenue, Suite A, Hamilton, NJ 08610-1430
516630144	*+	IRS, PO Box 7346, Philadelphia, PA 19101-7346
r	##+	Marva Morris, Gloria Nilson & Co. Real Estate, 2346 Route 33, Suite 107, Robbinsville, NJ 08691-1419
516630142	##+	Horizon Blue Cross Blue Shield of NJ, PO Box 10193, Newark, NJ 07101-3117
516630153	##+	Sure Recovery Service, PO Box 818, Jackson, NJ 08527-0818

TOTAL: 1 Undeliverable, 2 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Allen I Gorski	on behalf of Creditor Gorski & Knowlton PC agorski@gorskiknowlton.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Jorge E. Nieves Jr. njpalaw@gmail.com, r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as Trustee for registered Holders of CWABS Inc., Asset-Backed Certificates, Series 2006-6, through Carrington Mortgage Services, LLC, servicer a eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
Francis J. Ballak	on behalf of Creditor City of Trenton francis@gmslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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